

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
EASTERN DIVISION

IN RE:

CHAPTER 11
CASE NO. 10-10666

Arnel P. LaBranche
dba Metro PCS & Wireless

Debtor

MOTION FOR AUTHORIZATION FOR USE OF CASH AND NON-CASH COLLATERAL

Now comes Arnel P. Labranche (hereinafter LaBranche) as an individual and is the Debtor and Debtor-in-Possession (the "Debtor") in the above-mentioned case, and states as follows:

1. On January 26, 2010 (the "Petition Date"), the Debtor filed a petition under Chapter 11 of the Bankruptcy Code (the "Code"), 11 U.S.C. §§101 et seq., commencing the above-mentioned Chapter 11 case (the "Chapter 11 case").
2. Since the commencement of the Chapter 11 case, the Debtor is transitioning his business to a Debtor-in-Possession, pursuant to §1107 (a) of the code.
3. The Debtor is in the primary business of owning and operating real property and the activities incidental thereto.
4. The Debtor owns seven (7) parcels of real estate of which consists of twenty-two (22) rental units and one (1) owner occupied unit, see attached Exhibit A. The mortgages securing each of the properties is as set forth in the Schedules A and D filed with this court, and attached as Exhibit B.
5. The Debtor-in-Possession requests the use of the pre-petition cash and non-cash collateral in order to continue to operate the rental properties, to pay mortgages, insurance, utilities and related operating expenses as set forth in Exhibit C.
6. There is one (1) UCC-1 Filing Statement filed in connection to 19 Mora St., Dorchester, MA by Hyde Park Savings Bank, the mortgagor of record on the property, see Exhibit D. The Debtor's obligations under the Notes referred to in the Promissory Note are secured by a first priority security interest in certain of the Debtor's assets, as more particularly described in the Rider to the Financing Statement.

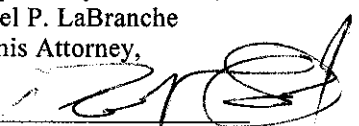
7. In the course of its operations, the Debtor-In-Possession requests the use of the pre-petition cash and non-cash collateral in order to continue to operate and manage the rental properties. In accordance with the requirements of 11 U.S.C. §363 (c)(4), the cash proceeds of the Debtor's operations will be segregated in a separate bank account until such time as the Debtor is authorized to utilize same.
8. The Debtor-In-Possession's spouse works full-time which sums are used for their general living expenses. The Debtor-in-Possession has no source of income other than the proceeds from the rents to pay the bills for the rental properties. If he is not permitted to use such proceeds, he will be unable to make payments to maintain the properties and insurance or other ordinary course payments. The Debtor-in-Possession requests a preliminary hearing, if necessary, on this Motion in order to make payments as they become due in the ordinary course of business as evidenced by Exhibit C. Authorization is required to prevent deterioration of the properties and to maintain insurance and other ordinary course obligations.
9. The Debtor-in-Possession does not have any employees and there is no payroll associated with the proceedings.
10. The Debtor-in-Possession's only employment is the maintenance and normal business transactions as a General Manager of the rental units. As a full-time position, the Debtor-in-Possession requests that this court allow a stipend of \$600.00 per week in compensation for his position. Other employment is not feasible given the amount of hours and schedule of his duties as General Manager of the rental units.
11. The Debtor wishes to utilize cash collateral on a generalized property basis as set forth in Exhibit C, based on historical and projected expenses for the year with the proposed cram-down mortgage payments as set forth in Exhibit C.
12. The debtor will file separately the Detail of the Individual Chapter 11 Plan which contains a liquidation analysis of each property and cash on hand.
13. The Debtor is willing to grant replacement liens on rents or collateral acquired by the Debtor after the petition date of the same type, nature or description encompassed within their pre-petition security interest to the Lenders, such liens to be of the same priority as their pre-petition lien.
14. Debtor has no unencumbered assets to fund post-petition operation of its business, pay expenses, purchase supplies or pay vendors. Debtor states that he is unable to obtain in the ordinary course of business or otherwise, unsecured credit allowable under §502 (b)(1) of the Bankruptcy Code as an administrative expense.

15. The Debtor believes that its continued operation is in the best interest of the estate in that it will preserve its going concern value, thereby increasing the likelihood of reorganization and minimizing the disruption caused by the Chapter 11 filing.
16. Debtor is concurrently with the filing, serving this Motion with the attached service list and in the manner stated on the service list.
17. The Debtor requires an expedited hearing on the within Motion to Use Cash and Non-Cash Collateral in order to operate as a Debtor-in-Possession, to pay for miscellaneous supplies, inventory, insurances, and General Manager compensation which are necessary to conduct business whatsoever.
18. The Lenders are adequately protected as the collateral is real estate and the rents are being held for the purpose of the funding the Plan of Reorganization and shall be offered as adequate protection payments to the Bank pursuant to 11 U.S.C. §361.

WHEREFORE, the Debtor respectfully requests the court:

1. Find that the service of this Motion is reasonable and adequate under these circumstances;
2. Enter an order authorizing the Debtor to use cash and non-cash collateral on the basis provided herein, without prejudice to the Debtor's right to seek to modify for other reasons, upon further notice and a hearing; and
3. Grant such other relief as is just and proper.

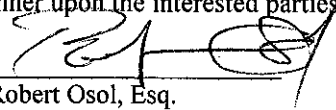
Respectfully submitted,
Arnel P. LaBranche
By his Attorney,



Robert Osol, Esq.
Melia & Osol
16 Harvard St.
Worcester, MA 01609
508-753-5552
BBO: 380625
rosol@melia-osol.com

CERTIFICATE OF SERVICE

I, Robert Osol, do hereby certify that on February 5, 2010, I electronically filed with the Clerk of the Bankruptcy Court: EMERGENCY MOTION FOR AUTHORIZATION FOR USE OF CASH AND NON-CASH COLLATERAL and served same in the following manner upon the interested parties in the service list.


Robert Osol, Esq.

SERVICE LIST

American Express Co.
Bankruptcy Department
P.O. Box 297807
Fort Lauderdale, FL 33329

SEARS/CBSD
Bankruptcy Department
7920 NW 110th St.
Kansas City, MO 64153

Arnel P. LaBranche
722 Hyde Park Ave.
Roslindale, MA 02131

CLC Consumer Services Co.
2730 Liberty Ave.
Pittsburgh, PA 15222

BAC Home Loans Servicing, LP
Bankruptcy Department
P.O. Box 5170
Simi Valley, CA 93062-5170

Collection Company of America
CCA
P.O. Box 296
Norwell, MA 02061-0296

Bank of America
Bankruptcy Department
P.O. Box 22002
Greensboro, NC 27420

Countrywide Home Loans
Bankruptcy Dept: SV-314B
P.O. Box 5170
Simi Valley, CA 93062

Becker Realty, Inc.
Bankruptcy Department
P.O. Box 70
Springerville, AZ 85938

Dallas Lucas & William R Lucas
and Gracie Becker
P.O. Box 906
Springerville, AZ 85938

Boston Water & Sewer Commissio
980 Harrison Ave.
P.O. Box 55466
Boston, MA 02205-5466

Dodge Financial, Inc.
Trustee of RNS 2008 Realty Tru
P.O. Box 7017
Laconia, NH 03247

Brice, Vander Linden & Wernick
9441 LBJ Freeway, Suite 350
Dallas, TX 75243

Doonan, Graves, & Langoria LLC
100 Cummings Center, Ste. 213C
Beverly, MA 01915

Chase Card Services
Bankruptcy Department
P.O. Box 15298
Wilmington, DE 19886-5298

GEMB Money Bank/Bargain
c/o Recovery Managment Systems
25 SE 2nd Ave., Suite 1120
Miami, FL 33131

Chase Home Finance, LLC
Bankruptcy Department
PO Box 78116
Phoenix, AZ 85062

GEMB/Bargain
Bankruptcy Department
PO Box 103104
Roswell, GA 30076

HFC/HSBC
Bankruptcy Department
10 Wall St.
Burlington, MA 01803

Hyde Park Savings Bank
1196 River St.
Hyde Park, MA 02136

Miralie Labranche
722 Hyde Parke Ave.
Roslindale, MA 02131

NSTAR Electric & Gas
800 Boylston St.
Boston, MA 02199

Ocwen Loan Servicing, LLC
Bankruptcy Department
PO Box 785053
Orlando, FL 32878-5053

Ronald H. Rainer dba Raly Asso
60 VFW Parkway
Revere, MA 02151

Saxon Home Mortgage Services
1270 Northland Drive, Suite 200
Saint Paul, MN 55120

Saxon Mortgage Services
Bankruptcy Department
P.O. Box 161489
Fort Worth, TX 76161-1489

SPRINT
KSOPHJ0101-Z4300
6391 Sprint Parkway
Overland Park, KS 66251-4300

Spruce Tree Mountain Assoc.
Bankruptcy Department
P.O. Box 462
Jackson, NH 03846

Sretenka Sisic
3 Winter St., Apt 13
Tilton, NH 03276

Verizon NW E
PO Box 165018
Columbus, OH 43216

MA Department of Revenue
Bankruptcy Unit
P.O. Box 9564

Boston, MA 02114

City of Boston
Bankruptcy Department
1 City Hall Square, Room 601
Boston, MA 02201

VIA ECF:

Internal Revenue Service
John Fitzgerald, Office of the U.S. Trustee

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
EASTERN DIVISION

IN RE:

CHAPTER 11
CASE NO. 10-10666

Arnel P. LaBranche
dba Metro PCS & Wireless

Debtor

**ORDER ON MOTION FOR AUTHORIZATION
FOR USE OF CASH AND NON-CASH COLLATERAL**

This matter having come before the Court on the Motion for an Order On Motion for Authorization For Use of Cash and Non-Cash Collateral (the "Motion"), and good cause having been shown, it is hereby ORDERED, ADJUDGED and DECREED:

1. The Debtor is in the primary business of owning and operating real property and the activities incidental thereto.
2. The Debtor owns seven (7) parcels of real estate of which consists of twenty-two (22) rental units and one (1) owner occupied unit.
3. There is one (1) UCC-1 Filing Statement filed in connection to 19 Mora St., Dorchester, MA by Hyde Park Savings Bank, the mortgagor of record on the property. The Debtor's obligations under the Notes referred to in the Promissory Note are secured by a first priority security interest in certain of the Debtor's assets, as more particularly described in the Rider to the Financing Statement.
4. In the course of its operations, the Debtor-In-Possession is authorized to use of the pre-petition cash and non-cash collateral in order to continue to operate and manage the rental properties. In accordance with the requirements of 11 U.S.C. §363 (c)(4), the cash proceeds of the Debtor's operations will be segregated in a separate bank account until such time as the Debtor is authorized to utilize same.
5. The Debtor-in-Possession's only employment is the maintenance and normal business transactions as a General Manager of the rental units. As a full-time position, the Debtor-in-Possession requests that this court allow a stipend of \$600.00 per week in compensation for his position. Other employment is not feasible given the extended hours and schedule of his duties as General Manager of the rental units.

6. The Debtor wishes to utilize cash collateral on a generalized property basis, based on historical and projected expenses for the year with the proposed cram-down mortgage payments.
7. The debtor will file separately the Detail of the Individual Chapter 11 Plan which contains a liquidation analysis of each property and cash on hand.
8. The Debtor will negotiate replacement liens on rents or collateral acquired by the Debtor after the petition date of the same type, nature or description encompassed within their pre-petition security interest to the Lenders, such liens to be of the same priority as their pre-petition lien.
9. Debtor has no unencumbered assets to fund post-petition operation of its business, pay expenses, purchase supplies or pay vendors. Debtor states that he is unable to obtain in the ordinary course of business or otherwise, unsecured credit allowable under §502 (b)(1) of the Bankruptcy Code as an administrative expense.
10. It is believed that the continued operation is in the best interest of the estate in that it will preserve its going concern value, thereby increasing the likelihood of reorganization and minimizing the disruption caused by the Chapter 11 filing.
11. The Lenders are adequately protected as the collateral is real estate and the rents are being held for the purpose of the funding the Plan of Reorganization and shall be offered as adequate protection payments to the Bank pursuant to 11 U.S.C. §361.
12. Other:

Entered at Boston, Massachusetts, this _____ day of February 2010.

Henry J. Boroff
United States Bankruptcy Judge

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
36 Fessenden St., Mattapan, MA 02136 3-FAMILY RESIDENTIAL Suffolk County Registry of Deeds DEED: 8/16/2001 \$25874/1 MTG1: 9/15/2005 38048/303 7.5% 30 Year Pay Option ARM \$1,995.00 / month Taxes: \$3,840.80 per year ARREARS: \$12,931.00 HELOC: 11/9/2005 38452/250 9.00% Homeowners per year: \$1,919.00 Policy in file	Individually		\$ 227,799.00	\$ 227,799.00
625 Morton St., Mattapan, MA 02126 3-FAMILY RESIDENTIAL Suffolk County Registry of Deeds LAND COURT DEED: 10/26/2004 CERT 121361 DOC 690591 MTG1: 8/27/2007 CERT 121361 DOC 741878 ASSN: 4/17/2009 CERT 121361 DOC 763887 30 year 9.99% ARM P&I: \$3926.02 Escrow: \$869.27 ARREARS: \$65,000.00 Complaint: 10/20/2009 CERT 121361 DOC 770717 MTG2: 1/4/2007 CERT 121361 DOC 731245			\$ 220,740.00	\$ 220,740.00

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE A-REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
In Full by 6/3/2007 Homeowners per Year: \$2,813.00 Policy in File			
722 Hyde Park Ave., Roslindale, MA 02131 2-FAMILY RESIDENTIAL Suffolk County Registry of Deeds DEED: 11/16/1999 24413/220 MTG1: 9/27/2004 35553/50 30 year ARM 6% P&I: \$2,529.62 Escrow: \$578.15 ARREARS: \$60,938.91 ARREARS Escrow: \$10,984.85 Homeowners per year: \$1,537.00 Policy in File		\$ 268,357.00	\$ 268,357.00
253 Highland St., Roxbury, MA 02119 3-FAMILY RESIDENTIAL Suffolk County Registry of Deeds DEED: 12/28/1989 16029/296 MTG1: 9/22/2006 40421/75 7.5% FIXED P&I: \$2,644.00 Escrow: \$287.69 ARREARS: \$0.00 Homeowners per year: \$1,823.00 Policy in file	Individually	\$ 219,186.00	\$ 219,186.00
10 Westminster Ave., Roxbury, MA 02119 Suffolk County Registry of Deeds DEED: 11/3/2006 40697/104 Master DEED to Trust: 1/22/2008 42997/233 TRUST: 1/22/2008 42997/245 UNIT ONE Taxes: \$2,782.30 per year MTG: 1/22/2008 42997/264 ASSN: 1/22/2008 42997/275 UNIT TWO Taxes: \$2,782.30 per year	As Trustees of	\$ 326,190.00	\$ 326,190.00

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE A-REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
MTG: 1/22/2008 42997/281 CONF MTG: 3/6/2008 43210/91 ASSN: 1/22/2008 42997/292 CONF ASSN: 3/6/2008 43210/102 UNIT 3 Taxes: \$2,782.30 per year MTG: 1/22/2008 42997/298 ASSN: 1/22/2008 42997/309 PART ASSN: 2/7/2008 43077/125 PART ASSN: 2/7/2008 43077/127 PART ASSN: 2/7/2008 43077/129 MTG2: 1/22/2008 42997/315 ASSN: 1/22/2008 42997/326 Homeowners per year: \$3,861.00 Policy in File			
19 Mora St., Dorchester, MA 02124 6-FAMILY RESIDENTIAL Cyberhomes: \$258,000.00 Suffolk County Registry of Deeds DEED: 5/4/2004 34433/90 Mtg1: 5/4/2004 34433/91 P&I: \$3,865.81 / month Escrow: \$458.42 / month ARREARS: \$0.00 Homeowners per Year: \$3,744.00 Policy in File		\$ 258,000.00	\$ 258,000.00
251 Highland St., Roxbury, MA 02119 80-82 Marcella St., Roxbury, MA 02119 3-FAMILY RESIDENTIAL Suffolk County Registry of Deeds DEED: 11/4/2005 38419/68 MTG1: 11/6/2006 40701/157 ASSN: 2/24/2009 4475/77 Complaint: 6/25/2009 45133/145 7.5% FIXED/ 30 year P&I: \$3,525.00 Taxes: \$487.18 ARREARS: \$45,820.71		\$ 281,972.00	\$ 281,972.00

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE A-REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
ARREARS Escrow: \$6,643.14			

B6D (Official Form 6D) (12/07)

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if Any
Account No: 1612 Creditor # : 1 BAC Home Loans Servicing, LP Bankruptcy Department P.O. Box 5170 Simi Valley CA 93062-5170	H	9/15/2005 Mortgage 36 Fessenden St., Mattapan Value: \$ 227,799.00				\$ 386,809.00	\$ 159,010.00
Account No: Creditor # : 2 Becker Realty, Inc. Bankruptcy Department P.O. Box 70 Springerville AZ 85938	H	2/7/2008 Mortgage 1 10 Westminster Ave., Unit 3, Roxbury Partial Assign of 1st Mortgage Value: \$ 326,190.00				\$ 22,000.00	\$ 22,000.00
Account No: 1163 Creditor # : 3 Chase Home Finance, LLC Bankruptcy Department PO Box 78116 Phoenix AZ 85062	J	10/2006 Mortgage 251 Highland St., Roxbury Value: \$ 281,972.00				\$ 386,944.00	\$ 104,972.00
3 continuation sheets attached							
Subtotal \$ (Total of this page)						\$ 795,753.00	\$ 285,982.00
Total \$ (Use only on last page)							

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 0629 Creditor # : 4 CLC Consumer Services Co. 2730 Liberty Ave. Pittsburgh PA 15222	H	11/9/2005 HELOC 36 Fessenden St., Mattapan Value: \$ 227,799.00				\$ 140,250.00	\$ 140,250.00
Account No: Creditor # : 5 Dallas Lucas & William R Lucas and Gracie Becker P.O. Box 906 Springerville AZ 85938	H	2/7/2008 Mortgage 1 10 Westminster Ave., Unit 3, Roxbury Partial Assign of 1st Mortgage Value: \$ 326,190.00				\$ 100,000.00	\$ 100,000.00
Account No: Creditor # : 6 Dallas Lucas & William R Lucas and Gracie Becker P.O. Box 906 Springerville AZ 85938	H	2/7/2008 Mortgage 1 10 Westminster Ave., Unit 3, Roxbury Partial Assign of 1st Mortgage Value: \$ 326,190.00				\$ 30,000.00	\$ 30,000.00
Account No: Creditor # : 7 Dodge Financial, Inc. Trustee of RNS 2008 Realty Tru P.O. Box 7017 Laconia NH 03247	H	1/22/2008 Mortgage 10 Westminster Ave., UNIT 1, Roxbury Value: \$ 326,190.00				\$ 217,000.00	\$ 107,810.00
Account No: 2019 Creditor # : 8 Hyde Park Savings Bank 1196 River St. Hyde Park MA 02136	H	5/4/2004 Mortgage 19 Mora St., Dorchester, MA P&I:\$3,865.81 Escrow:\$458.42 Value: \$ 258,000.00				\$ 527,913.47	\$ 269,913.47
Account No: 9756 Creditor # : 9 Ocwen Loan Servicing, LLC Bankruptcy Department PO Box 785053 Orlando FL 32878-5053	H	9/22/2006 Mortgage 253 Highland St., Roxbury Value: \$ 219,186.00				\$ 460,853.00	\$ 241,667.00
Subtotal (Total of this page)						\$ 1,476,016.47	\$ 889,640.47
Total (Use only on last page)							

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 1163 Creditor # : 10 Ocwen Loan Servicing, LLC Bankruptcy Department PO Box 785053 Orlando FL 32878-5053	H	9/27/2004 Mortgage 722 Hyde Park Ave., Roslindale Value: \$ 268,357.00				\$ 399,381.00	\$ 131,024.00
Account No: Creditor # : 11 Ronald H. Rainer dba Raly Asso 60 VFW Parkway Revere MA 02151	H	1/4/2007 2nd Mortgage 625 Morton St., Mattapan Paid in Full by 6/3/2007 Value: \$ 220,740.00				\$ 50,000.00	\$ 50,000.00
Account No: 5096 Creditor # : 12 Saxon Mortgage Services Bankruptcy Department P.O. Box 161489 Fort Worth TX 76161-1489	H	8/27/2007 Mortgage 625 Morton St., Mattapan Value: \$ 220,740.00				\$ 500,658.00	\$ 279,918.00
Account No: 5096 Representing: Saxon Mortgage Services		Doonan, Graves, & Langoria LLC 100 Cummings Center, Ste. 213C Beverly MA 01915 Value:					
Account No: 5096 Representing: Saxon Mortgage Services		Brice, Vander Linden & Wernick 9441 LBJ Freeway, Suite 350 Dallas TX 75243 Value:					
Account No: Creditor # : 13 Spruce Tree Mountain Assoc. Bankruptcy Department P.O. Box 462 Jackson NH 03846	H	3/6/2008 Mortgage 10 Westminster Ave., UNIT 2, Roxbury Value: \$ 326,190.00				\$ 217,000.00	\$ 0.00
Subtotal \$ (Total of this page) Total \$ (Use only on last page)						\$ 1,167,039.00	\$ 460,942.00

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

(Report also on Summary of Schedules.)
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Labranche, Arnel P.

Debtor(s)

Case No. 10-

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: Creditor # : 14 Sretenka Sisc 3 Winter St., Apt 13 Tilton NH 03276	H 1/22/2008 2nd Mortgage 10 Westminster Ave., Unit 3, Roxbury 2nd Mortgage Value: \$ 326,190.00				\$ 64,000.00	\$ 64,000.00
Account No: 						
Account No: 						
Account No: 						
Account No: 						
Account No: 						
Account No: 						
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims	Subtotal \$ (Total of this page) Total \$ (Use only on last page)				\$ 64,000.00 \$ 3,502,808.47	\$ 64,000.00 \$ 1,700,564.47

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

PROPERTY LOCATION	UNIT	SECT 8 Building S/N	DESSSET Column Rental	DIFFERENCE From Lease Column and Area New Column	Original INFO RENTALS	TERMS (At Will or Lease)	SECURITY DEPOSITS	ARRAHS	SECURITY DEPOSITS	ARRAHS	SECURITY DEPOSITS	ARRAHS
36 Fenenden St., Mattapan	Unit 1 Juk Capella	\$ 1,481.00	\$ 1,481.00	\$ -	\$ 1,200.00	at will	7/12/2009-6/30/2010	NO	NO	NO	NO	NO
36 Fenenden St., Mattapan	Unit 2 Mario Zhanav	\$ 1,339.00	\$ 1,339.00	\$ -	\$ 1,352.00	at will	9/12/2009-8/30/2010	NO	NO	NO	NO	NO
36 Fenenden St., Mattapan	Unit 3 Charles Wallace	\$ 1,352.00	\$ 1,352.00	\$ -	\$ 1,352.00	at will	11/12/2009-10/1/2010	NO	NO	NO	NO	NO
TOTAL 36 Fenenden St.		\$ 4,172.00	\$ 4,172.00	\$ -	\$ 3,904.00							
625 Morton St., Mattapan	Unit 1 Francisco Lugo	\$ -	\$ 1,664.00	\$ -	\$ 1,139.00	at will	10/12/2009-8/30/2010	NO	NO	NO	NO	NO
625 Morton St., Mattapan	Unit 2 Anita Davis Cherry	\$ -	\$ 1,550.00	\$ -	\$ 1,550.00	at will	11/12/2009-10/30/2010	NO	NO	NO	NO	NO
625 Morton St., Mattapan	Unit 3 Fempida Caposs	\$ -	\$ 1,630.00	\$ -	\$ 1,110.00	at will	8/12/2009-7/30/2010	NO	NO	NO	NO	NO
TOTAL 625 Morton St.		\$ -	\$ 4,844.00	\$ -	\$ 3,800.00							
722 Hyde Park Ave., Roslindale	Unit 1 Empty under Renovation					none	none					
722 Hyde Park Ave., Roslindale	Unit 2 Owner & under Rehab					none	11/01/09					
TOTAL 722 Hyde Park												
253 Highland St., Roxbury	Unit 1 Clint Hernandez	\$ 1,023.00	\$ 1,023.00	\$ -	\$ 1,000.00	at will	5/12/2009-4/30/2010	NO	NO	NO	NO	NO
253 Highland St., Roxbury	Unit 2 Elizabeth Thompson	\$ 789.00	\$ 1,250.00	\$ -	\$ 1,250.00	at will	8/12/2009-7/30/2010	NO	NO	NO	NO	NO
253 Highland St., Roxbury	Unit 3 Katherine Rodgers	\$ -	\$ 850.00	\$ -	\$ 850.00	at will	12/12/2009-11/30/2010	NO	NO	NO	NO	NO
TOTAL 253 Highland St.		\$ 1,812.00	\$ 3,123.00	\$ -	\$ 3,100.00							
19 Westminister Ave., Roxbury	Unit 1 Anthony White	\$ -	\$ 1,700.00	\$ -	\$ 1,250.00	at will	6/12/2009-5/30/2010	NO	NO	NO	NO	NO
19 Westminister Ave., Roxbury	Unit 2 Maria Barbosa	\$ -	\$ 1,700.00	\$ -	\$ 1,250.00	at will	10/12/2009-9/30/2010	NO	NO	NO	NO	NO
19 Westminister Ave., Roxbury	Unit 3 Theresa Harrickson	\$ -	\$ 1,421.00	\$ -	\$ 1,350.00	at will	11/12/2009-10/30/2010	NO	NO	NO	NO	NO
TOTAL 19 Westminister		\$ -	\$ 4,821.00	\$ -	\$ 3,850.00							
19 Mora St., Dorchester, MA	Unit 1 Harold Evans	\$ 1,162.00	\$ 1,162.00	\$ -	\$ 1,150.00	at will	8/12/2009-7/30/2010	NO	NO	NO	NO	NO
19 Mora St., Dorchester, MA	Unit 2 Anissa Roy	\$ 933.00	\$ 1,563.00	\$ -	\$ 933.00	at will	6/12/2009-5/30/2010	NO	NO	NO	NO	NO
19 Mora St., Dorchester, MA	Unit 3 Rubbo Lens	\$ -	\$ 1,150.00	\$ -	\$ 1,000.00	at will	11/12/2009-10/30/2010	NO	NO	NO	NO	NO
19 Mora St., Dorchester, MA	Unit 4 Mosley Napier	\$ -	\$ 1,200.00	\$ -	\$ 1,000.00	at will	7/12/2009-6/30/2010	NO	NO	NO	NO	NO
19 Mora St., Dorchester, MA	Unit 5 Daniel Desobee	\$ -	\$ 1,100.00	\$ -	\$ 1,050.00	at will	2/12/2009-1/30/2010	NO	NO	NO	NO	NO
19 Mora St., Dorchester, MA	Unit 6 Empty	\$ -	\$ -	\$ -	\$ -	N/A	N/A					
TOTAL 19 Mora St.		\$ 2,095.00	\$ 6,255.00	\$ -	\$ 5,550.00							
251 Highland St., Roxbury	Unit 1 Johnny Deming	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	at will	4/12/2009-3/30/2010	NO	NO	NO	NO	NO
251 Highland St., Roxbury	Unit 2 Teisha Hamilton	\$ -	\$ 1,650.00	\$ -	\$ 1,450.00	at will	10/12/2009-9/30/2010	NO	NO	NO	NO	NO
251 Highland St., Roxbury	Unit 3 Sandra Miller (Empty now)	\$ -	\$ -	\$ -	\$ 1,000.00	at will	8/12/2009-7/30/2010	NO	NO	NO	NO	NO
TOTAL 251 Highland St.		\$ -	\$ 2,650.00	\$ -	\$ 3,550.00							
TOTAL PROPERTIES					\$ 23,200.00							

EXHIBIT B

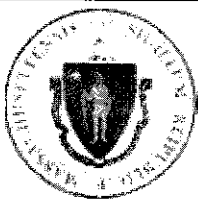
EXHIBIT C

PROPERTY LOCATION	MORTGAGE	TERMS	Monthly Payment	ARREARS	VOUCHER	NEW 30 yrs 6%
36 Fessenden St., Mattapan	1st Mortgage	7.5%/30 year - 9/15/2005				
36 Fessenden St., Mattapan	HELOC	Pay Option ARM	\$ 1,995.00	\$ 12,931.00	from credit report	
36 Fessenden St., Mattapan	TAXES	9% - 11/9/2005	\$ 1,006.97	\$ 2,134.21	as of 5/22/2008	
36 Fessenden St., Mattapan	HOMEOWNERS	\$3,840.80 per year	\$ 320.07			
36 Fessenden St., Mattapan	WATER/SEWER		\$ 241.00			
36 Fessenden St., Mattapan	ELECTRIC					
36 Fessenden St., Mattapan	OIL					
36 Fessenden St., Mattapan	PHONE					
36 Fessenden St., Mattapan	Utilities from 2008 Taxes	\$3,172.00	\$ 264.33			
36 Fessenden St., Mattapan	TRASH					
36 Fessenden St., Mattapan	Plowing / Lawn					
36 Fessenden St., Mattapan	Regular Maintenance		\$ 504.00			
36 Fessenden St., Mattapan	OTHER		\$ 300.00			
TOTAL 36 Fessenden St.			\$ 4,631.37			
625 Morton St., Mattapan	1st Mortgage	9.99%/30 year ARM	\$ 3,926.02	\$ 18,093.10	as of 10/1/2008	\$ 1,954.00
625 Morton St., Mattapan	2nd Mortgage	none				
625 Morton St., Mattapan	TAXES	Escrow: \$869.27	\$ 869.27	\$ 10,009.94	as of 10/1/2008	
625 Morton St., Mattapan	HOMEOWNERS	\$3,952.00 per year	\$ 329.34		as of 5/2/2010	
625 Morton St., Mattapan	WATER/SEWER		\$ 293.00			
625 Morton St., Mattapan	ELECTRIC					
625 Morton St., Mattapan	OIL					
625 Morton St., Mattapan	PHONE					
625 Morton St., Mattapan	Utilities from 2008 Taxes	\$2,189.00	\$ 182.41			
625 Morton St., Mattapan	Plowing / Lawn					
625 Morton St., Mattapan	Regular Maintenance		\$ 291.67			
625 Morton St., Mattapan	TRASH					
625 Morton St., Mattapan	OTHER					
TOTAL 625 Morton St.			\$ 5,891.71			
722 Hyde Park Ave., Roslindale	1st Mortgage	6.00%/30 year ARM	\$ 2,529.62	\$ 60,938.91	as of 12/17/2009	\$ 1,873.00
722 Hyde Park Ave., Roslindale	2nd Mortgage	none				
722 Hyde Park Ave., Roslindale	TAXES	Escrow: \$578.15	\$ 578.15	\$ 10,984.85	as of 12/17/2009	
722 Hyde Park Ave., Roslindale	HOMEOWNERS	\$1,537.00 per year	\$ 128.08		as of 7/21/2010	
722 Hyde Park Ave., Roslindale	WATER/SEWER		\$ 60.00			
722 Hyde Park Ave., Roslindale	ELECTRIC					
722 Hyde Park Ave., Roslindale	OIL					
722 Hyde Park Ave., Roslindale	PHONE					
722 Hyde Park Ave., Roslindale	Utilities from 2008 Taxes					
722 Hyde Park Ave., Roslindale	Plowing / Lawn					
722 Hyde Park Ave., Roslindale	Regular Maintenance					
722 Hyde Park Ave., Roslindale	TRASH					
722 Hyde Park Ave., Roslindale	OTHER					

PROPERTY LOCATION	MORTGAGE	TERMS	Monthly Payment	ARREARS	VOUCHER	NEW 30 yrs/6%
TOTAL 722 Hyde Park Ave.			\$ 3,295.85			
253 Highland St., Roxbury	1st Mortgage	7.5%/Fixed/30 year	\$ 2,644.00	\$ 26,813.74	as of 6/17/2009	\$ 2,326.00
253 Highland St., Roxbury	2nd Mortgage	none				
253 Highland St., Roxbury	TAXES	Escrow: \$287.69	\$ 287.69	\$ 13,506.52	as of 6/17/2009	
253 Highland St., Roxbury	HOMEOWNERS					
253 Highland St., Roxbury	WATER/SEWER		\$ 182.00			
253 Highland St., Roxbury	ELECTRIC					
253 Highland St., Roxbury	OIL					
253 Highland St., Roxbury	PHONE					
253 Highland St., Roxbury	Utilities from 2008 Taxes		\$ 238.33			
253 Highland St., Roxbury	Plowing / Lawn					
253 Highland St., Roxbury	Regular Maintenance		\$ 164.67			
253 Highland St., Roxbury	MGT FEES	\$600.00 / yr	\$ 50.00			
253 Highland St., Roxbury	TRASH	\$200.00 / month	\$ 200.00			
253 Highland St., Roxbury	OTHER					
TOTAL 253 Highland St.			\$ 3,766.69			
10 Westminster Ave., Roxbury UNIT 1	1st Mortgage					
10 Westminster Ave., Roxbury UNIT 1	2nd Mortgage	none				\$ 659.00
10 Westminster Ave., Roxbury UNIT 1	TAXES	\$2,782.30 per year	\$ 315.20			
10 Westminster Ave., Roxbury UNIT 1	HOMEOWNERS	\$3,861.00 for 3 units per year	\$ 107.25			
10 Westminster Ave., Roxbury UNIT 1	WATER/SEWER		\$ 40.00			
10 Westminster Ave., Roxbury UNIT 1	ELECTRIC					
10 Westminster Ave., Roxbury UNIT 1	OIL					
10 Westminster Ave., Roxbury UNIT 1	PHONE					
10 Westminster Ave., Roxbury UNIT 1	Utilities from 2008 Taxes					
10 Westminster Ave., Roxbury UNIT 1	Plowing / Lawn					
10 Westminster Ave., Roxbury UNIT 1	Regular Maintenance					
10 Westminster Ave., Roxbury UNIT 1	TRASH	\$200.00 / month	\$ 200.00			
10 Westminster Ave., Roxbury UNIT 1	OTHER					
10 Westminster Ave., Roxbury UNIT 2	1st Mortgage					
10 Westminster Ave., Roxbury UNIT 2	2nd Mortgage	none				\$ 659.00
10 Westminster Ave., Roxbury UNIT 2	TAXES	\$2,782.30 per year	\$ 315.20			
10 Westminster Ave., Roxbury UNIT 2	HOMEOWNERS	\$3,861.00 for 3 units per year	\$ 107.25			
10 Westminster Ave., Roxbury UNIT 2	WATER/SEWER		\$ 40.00			
10 Westminster Ave., Roxbury UNIT 2	ELECTRIC					
10 Westminster Ave., Roxbury UNIT 2	OIL					
10 Westminster Ave., Roxbury UNIT 2	PHONE					
10 Westminster Ave., Roxbury UNIT 2	Utilities from 2008 Taxes					
10 Westminster Ave., Roxbury UNIT 2	Plowing / Lawn					

PROPERTY LOCATION	MORTGAGE	TERMS	Monthly Payment	ARREARS	VOUCHER	NEW 30 yrs/6%
10 Westminster Ave., Roxbury UNIT 2	Regular Maintenance					
10 Westminster Ave., Roxbury UNIT 2	TRASH					
10 Westminster Ave., Roxbury UNIT 2	OTHER					
10 Westminster Ave., Roxbury UNIT 3	1 Mortgage - 1st Partial					
10 Westminster Ave., Roxbury UNIT 3	1 Mortgage - 2nd Partial					
10 Westminster Ave., Roxbury UNIT 3	1 Mortgage - 3rd Partial					
10 Westminster Ave., Roxbury UNIT 3	2nd Mortgage					
10 Westminster Ave., Roxbury UNIT 3	TAXES	\$2,782.30 per year	\$ 315.20			
10 Westminster Ave., Roxbury UNIT 3	HOMEOWNERS WATER/SEWER	\$3,861.00 for 3 units per year	\$ 107.25			
10 Westminster Ave., Roxbury UNIT 3	ELECTRIC		\$ 40.00			
10 Westminster Ave., Roxbury UNIT 3	OIL					
10 Westminster Ave., Roxbury UNIT 3	PHONE					
10 Westminster Ave., Roxbury UNIT 3	Utilities from 2008 Taxes					
10 Westminster Ave., Roxbury UNIT 3	Plowing / Lawn					
10 Westminster Ave., Roxbury UNIT 3	Regular Maintenance					
10 Westminster Ave., Roxbury UNIT 3	TRASH					
10 Westminster Ave., Roxbury UNIT 3	OTHER					
TOTAL 10 Westminster Ave.			\$ 1,587.35			
19 Mora St., Dorchester, MA	1st Mortgage	\$3,865.81	\$ 3,865.81			\$ 2,946.00
19 Mora St., Dorchester, MA	2nd Mortgage					
19 Mora St., Dorchester, MA	TAXES	Escrow: \$458.42	\$ 458.42			
19 Mora St., Dorchester, MA	HOMEOWNERS WATER/SEWER	\$3,744.00 per year	\$ 312.00			as of 5/29/2010
19 Mora St., Dorchester, MA	ELECTRIC		\$ 230.00			
19 Mora St., Dorchester, MA	OIL					
19 Mora St., Dorchester, MA	PHONE					
19 Mora St., Dorchester, MA	Utilities from 2008 Taxes	\$3,490.00	\$ 290.83			
19 Mora St., Dorchester, MA	Management FEE	\$4,800.00 / yr	\$ 400.00			
19 Mora St., Dorchester, MA	Regular Maintenance		\$ 363.66			
19 Mora St., Dorchester, MA	Plowing / Lawn					
19 Mora St., Dorchester, MA	TRASH	\$500.00 / month	\$ 500.00			
19 Mora St., Dorchester, MA	OTHER		\$ 6,420.72			
TOTAL 19 Mora St.						
251 Highland St., Roxbury						
80-82 Marcella St., Roxbury	1st Mortgage	7.5% FIXED/30 year	\$ 3,525.00	\$ 45,820.71	as of 12/24/2009	
80-82 Marcella St., Roxbury	2nd Mortgage	none				

PROPERTY LOCATION	MORTGAGE	TERMS	Monthly Payment	ARREARS	VOUCHER	NEW 30 yrs/6%
251 Highland St., Roxbury						
80-82 Marcella St., Roxbury	TAXES	Escrow:\$487.18	\$ 487.18	\$ 6,643.14	as of 12/24/2009	
251 Highland St., Roxbury	HOMEOWNERS					
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	WATER/SEWER		\$ 200.00			
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	ELECTRIC					
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	OIL					
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	PHONE					
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	Utilities from 2008 Taxes	\$4,780.00	\$ 298.33			
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	Regular Maintenance		\$ 208.17			
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	Plowing / Lawn					
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	TRASH	\$350.00 / month	\$ 350.00			
80-82 Marcella St., Roxbury						
251 Highland St., Roxbury	OTHER					
80-82 Marcella St., Roxbury						
TOTAL 251 Highland St./80-82 Marcella			\$ 5,068.68			



The Commonwealth of Massachusetts

William Francis Galvin

UCC Public Search Results



Help with Searching

Financing statements remain in this UCC information management system until at least one year after lapse.

[To search lapsed filings, click here](#)

Search Criteria:

Search Type:	Article 9				
Normalized Last:	LABRANCHE	Normalized First:	ARNEL	Normalized Middle:	INCLUDE ALL
Normalized Suffix:	INCLUDE ALL				
Last Name:	labranche	First Name:	arnel	Middle Name:	INCLUDE ALL
Suffix:	INCLUDE ALL				
City:	INCLUDE ALL	State:	INCLUDE ALL		
Start Date:	INCLUDE ALL				
Include:	DEBTORS,				

1 records matched your search criteria on page: 1 of: 1

Name	Name Type	City	State	Filing Type	Filing Number	Original Filing Number	Filing Date
ARNEL LABRANCHE	DEBTOR	ROSLINDALE	MA	UCC-1	<u>200429581270</u>	200429581270	5/5/2004

[Return to UCC Public Search](#)

[Corporations Division Home Page](#) [Contact Us](#)

Copyright 2006 Secretary of the Commonwealth of Massachusetts

[LEGAL INFORMATION, DISCLAIMERS & POLICIES](#)

Filing History

[Click here to file a UCC-11 \(Request Certified Copy\(s\) and Listings\)](#)

UCC-1 Standard

UCC Filing Number: 200429581270
Filing Date: 5/5/2004 11:36:00 AM **Files:** [200429581270_1.pdf](#), 2 pgs, 52830

☐ **Request Certified Copy**

Debtor(s)

ARNEL LABRANCHE
722 HYDE PARK AVE
ROSLINDALE MA 02131

Secured Parties

HYDE PARK SAVINGS BANK
1196 RIVER ST
HYDE PARK MA 02136

[Click to close Filing History Window](#)

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER (optional) Charles A. Young, III 781-890-6999	
B. SEND ACKNOWLEDGMENT TO: (Name and Address) Brams, Young & Levinson 470 Totten Pond Road Waltham, MA 02451	

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - insert only <u>one</u> debtor name (1a or 1b) - do not abbreviate or combine names					
1a. ORGANIZATION'S NAME					
OR					
1b. INDIVIDUAL'S LAST NAME		FIRST NAME		MIDDLE NAME	SUFFIX
LaBranche		Arnel			
1c. MAILING ADDRESS		CITY		STATE	POSTAL CODE COUNTRY
722 Hyde Park Avenue		Roslindale		MA	02131 USA
1d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID #, if any	
			Massachusetts		
2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only <u>one</u> debtor name (2a or 2b) - do not abbreviate or combine names					
2a. ORGANIZATION'S NAME					
OR					
2b. INDIVIDUAL'S LAST NAME		FIRST NAME		MIDDLE NAME	SUFFIX
2c. MAILING ADDRESS		CITY		STATE	POSTAL CODE COUNTRY
2d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any	
3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE or ASSIGNOR S/P) - insert only <u>one</u> secured party name (3a or 3b)					
3a. ORGANIZATION'S NAME					
Hyde Park Savings Bank					
OR					
3b. INDIVIDUAL'S LAST NAME		FIRST NAME		MIDDLE NAME	SUFFIX
3c. MAILING ADDRESS		CITY		STATE	POSTAL CODE COUNTRY
1196 River Street		Hyde Park		MA	02136 USA

4. This FINANCING STATEMENT covers the following collateral:

See Rider to Financing Statement attached hereto.

5. ALTERNATIVE DESIGNATION (if applicable):		LESSEE/LESSOR	CONSIGNEE/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-UCC FILING
6. This FINANCING STATEMENT is to be filed (for record) (or recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable)		7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) (optional)		All Debtors		Debtor 1	Debtor 2
8. OPTIONAL FILER REFERENCE DATA							

00000 14 848607

FILING OFFICE COPY

NATIONAL UCC FINANCING STATEMENT (FORM UCC1) (REV. 07/29/98)

REORDER FROM
Registree, Inc.
514 PIERCE ST.
P.O. BOX 218
ANDOVER, MA 01810
(781) 421 1714

RIDER TO FINANCING STATEMENT

DEBTOR: Arnel LaBranche
722 Hyde Park Avenue
Roslindale, MA 02131

SECURED PARTY: Hyde Park Savings Bank
1196 River Street
Hyde PARK, MA 02136

DESCRIPTION OF COLLATERAL: All of Debtor's personal property of every kind and description, whether now owned or existing or hereafter arising or acquired, and all proceeds and products thereof, including without limitation all (i) Equipment, (ii) Fixtures and Furnishings.

For purposes of the foregoing, the following definitions shall apply:

(a) "Equipment" shall mean all of Debtor's machinery and equipment of every kind and description, including without limitation all spare parts, fixtures, accessories, additions and substitutions thereto or therefor, located at 19 Mora Street, Suffolk County, Dorchester Massachusetts.

(b) "Fixtures and furnishings" shall mean all fixtures, furniture, equipment, accessories, building materials, supplies, appliances, furnishings and other materials, goods and items of every type, nature or description owned by Debtor, including but not limited to all additions, accessions, substitutions thereto or therefor, which may, at any time be installed within or placed in, at, upon or within the land and/or building and improvements thereon located at 19 Mora Street, Suffolk County, Dorchester, Massachusetts.